

09314424\_CLS

Most Frequently Occurring Classifications of Patents Returned  
From A Search of 09314424 on March 12, 2001

Original Classifications

5	705/14
3	235/379
3	235/380
3	382/115
3	705/54
3	713/176
2	235/487
2	705/1
2	705/17
2	705/26
2	705/35
2	705/44
2	705/80

Cross-Reference Classifications

8	235/380
5	235/379
4	235/381
4	705/14
4	705/26
4	705/39
4	705/44
4	902/22
3	235/375
3	380/22
3	705/1
3	705/10
3	705/16
3	705/77
2	235/383
2	235/493
2	705/21
2	705/27
2	705/30
2	705/35
2	705/36
2	705/40
2	705/43
2	705/75
2	713/185
2	713/201
2	902/24

## Combined Classifications

11 235/380  
9 705/14  
8 235/379  
6 705/26  
6 705/44  
5 235/381  
5 705/1  
5 705/39  
4 235/375  
4 705/10  
4 705/35  
4 705/54  
4 713/176  
4 902/22  
3 380/22  
3 382/115  
3 705/16  
3 705/17  
3 705/21  
3 705/40  
3 705/77  
3 705/80  
2 235/383  
2 235/487  
2 235/493  
2 705/2  
2 705/27  
2 705/30  
2 705/36  
2 705/4  
2 705/41  
2 705/42  
2 705/43  
2 705/75  
2 713/185  
2 713/200  
2 713/201  
2 902/24

abc 1  
above 1  
abstract 1  
according 3  
account 3  
activity 1  
administer 1  
all 2  
allows 1  
amount 4  
an 4  
and 17  
another 3  
application 4  
applications 1  
appropriate 1  
are 5  
as 5  
at 6  
background 1  
bar 1  
based 1  
be 1  
benefit 1  
block 1  
boy 1  
brief 1  
buying 1  
by 4  
card 2  
cash 2  
central 3  
check 1  
church 3  
churches 1  
claimed 1  
clearinghouse 9  
clerk 2  
code 2  
completed 1  
component 15  
components 2  
computer 2  
computes 1  
concept 1  
connects 1  
consumer 1  
consumers 1

continuation 1  
copending 1  
customary 2  
data 1  
description 1  
diagram 1  
diagrams 4  
difference 1  
disclosure 1  
discounted 1  
do 1  
dollars 1  
donation 1  
downloading 1  
drawings 1  
each 1  
earn 1  
embodiment 5  
enrollment 1  
enters 1  
entry 3  
etc 1  
exactly 1  
example 7  
favorite 1  
field 1  
fig 12  
filed 2  
finally 1  
flow 4  
for 13  
form 1  
forming 1  
from 1  
future 1  
goods 2  
groceries 1  
hardware 1  
has 1  
have 1  
hereby 1  
higher 1  
id 4  
identification 1  
in 14  
individual 2  
information 4  
into 2

invention 6  
inventory 1  
involves 1  
is 6  
issuing 1  
keeps 1  
key 1  
level 1  
limitations 1  
looks 3  
mag 1  
market 1  
may 2  
merchant 4  
merchants 2  
method 2  
modality 1  
no 2  
nonprofit 10  
nonprofits 1  
number 2  
numerous 1  
of 30  
offer 1  
opens 3  
operate 1  
or 7  
organization 1  
organizations 2  
other 2  
outlined 1  
pan 1  
paper 3  
part 1  
parties 1  
paying 2  
pays 2  
place 4  
point 2  
pos 1  
present 1  
price 1  
print 1  
program 1  
provided 2  
provides 2  
provisional 2  
pta 1

purchase 3  
purchases 1  
purchasing 1  
qualify 1  
rebate 5  
rebates 1  
receive 1  
receives 1  
recording 1  
records 2  
redeem 1  
redeems 1  
reference 1  
register 2  
related 1  
relates 1  
reports 3  
resell 1  
retains 1  
sale 2  
scanned 1  
scouts 1  
securely 1  
sell 1  
selling 1  
sends 2  
serial 2  
services 2  
shopper 1  
shopping 3  
simultaneously 1  
spending 1  
spent 1  
states 2  
steps 4  
store 2  
stored 1  
stripe 1  
stroke 1  
such 1  
summary 1  
supermarket 1  
supporter 7  
supporters 4  
swiped 1  
system 8  
take 4  
temples 1

09314424\_WDS

terminal 3  
terminals 1  
that 6  
the 68  
their 6  
them 1  
then 3  
they 1  
this 2  
three 1  
time 3  
title 2  
to 19  
track 1  
traditionally 1  
transaction 6  
turn 1  
under 1  
united 2  
up 3  
uploaded 1  
used 1  
usual 1  
variety 1  
via 1  
view 1  
voucher 1  
voucherless 1  
vouchers 10  
way 1  
well 1  
when 5  
who 1  
with 2  
worth 2

09314424\_LIST

PLUS Search Results for S/N 09314424, Searched March 12, 2001

5537314  
6112188  
5870724  
5220501  
5892900  
5910987  
5915019  
5949876  
5982891  
5917912  
6112181  
5905246  
5056019  
5256863  
6141653  
6164528  
6193155  
6105865  
5613012  
5805719  
5484988  
5729693  
5794207  
5550734  
5704044  
5945653  
4554446  
5920628  
6029150  
5838812  
5010485  
6021202  
5546462  
5740244  
4725719  
5428683  
6088682  
5245533  
6078901  
5997928  
4341951  
5948040  
5426281  
4837422  
5855008  
5794210



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5748908  
6064988  
6055513  
5983200

## 09314424\_CLSTITLES

## Titles of Most Frequently Occurring Classifications of Patents Returned

From A Search of 09314424 on March 12, 2001

11 235/380 (3 OR, 8 XR)  
     Class 235 : REGISTERS  
     235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS ☐  
     ☐235/380 .Credit or identification card systems

9 705/14 (5 OR, 4 XR)  
     Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
                 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMINATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
           PRACTICE OR MANAGEMENT ARRANGEMENT ☐  
☐705/14 .Distribution or redemption of coupon, or  
   incentive or promotion program

8 235/379 (3 OR, 5 XR)  
     Class 235 : REGISTERS  
     235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS ☐  
     ☐235/379 .Banking systems

6 705/26 (2 OR, 4 XR)  
     Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
                 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMINATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
           PRACTICE OR MANAGEMENT ARRANGEMENT ☐  
☐705/26 .Electronic shopping (e.g., remote ordering)

6 705/44 (2 OR, 4 XR)  
     Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
                 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMINATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
           PRACTICE OR MANAGEMENT ARRANGEMENT ☐  
     705/35 .Finance (e.g., banking, investment or credit)  
             ☐ 705/39 ..Including funds transfer or credit  
   transaction ☐ ☐705/44

...Requiring authorization or authentication

5 235/381 (1 OR, 4 XR)  
     Class 235 : REGISTERS  
     235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS ☐  
     235/380 .Credit or identification card systems ☐  
     ☐235/381 ..With vending

5 705/1 (2 OR, 3 XR)  
     Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
                 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMINATION

ATION

## 09314424 CLSTITLES

☐705/1AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT

5 705/39 (1 OR, 4 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1

AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT ☐

705/35

.Finance (e.g., banking, investment or credit)  
☐ ☐705/39 ..Including fu

nds transfer or credit

transaction

4 235/375 (1 OR, 3 XR)

Class 235 : REGISTERS

☐235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS

4 705/10 (1 OR, 3 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1

AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT ☐

705/7

.Operations research ☐ ☐705/10..Market analysis, demand forecasting or  
surveying

4 705/35 (2 OR, 2 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1

AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT ☐☐705/35

.Finance (e.g., banking, investment or credit)

4 705/54 (3 OR, 1 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/50

BUSINESS PROCESSING USING CRYPTOGRAPHY ☐

705/51

.Usage protection of distributed data files ☐

705/52

..Usage or charge determination ☐ ☐70

5/54

...Adding plural layers of rights or  
limitations by other than the original prod

ucer

4 713/176 (3 OR, 1 XR)

Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: SUPPORT

713/150

MULTIPLE COMPUTER COMMUNICATION USING  
CRYPTOGRAPHY ☐ 713/168

.Particular communication authentication

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technique ☐

☐713/176

..Auth

entification by digital signature

representation or digital watermark

4 902/22 (0 OR, 4 XR)

Class 902 : ELECTRONIC FUNDS TRANSFER

☐902/22 TERMINAL\* REGISTERS TRANSACTION\* (E.G., POINT  
OF SALE TERMINAL\*)

3 380/22 (0 OR, 3 XR)

Class 380 : CRYPTOGRAPHY

380/287 ELECTRIC SIGNAL MODIFICATION ☐

☐380/2

2 .Having magnetic record carrier (e.g., tape,  
drum)

3 382/115 (3 OR, 0 XR)

Class 382 : IMAGE ANALYSIS

382/100 APPLICATIONS ☐

☐382/115

.Perso

nnel identification (e.g., biometrics)

3 705/16 (0 OR, 3 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT ☐

☐705/16 .Including point of sale terminal or  
electronic cash register

3 705/17 (2 OR, 1 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT ☐

705/16 .Including point of sale terminal or electroni

c

cash register ☐ ☐705/17

..Having interface for record bearing medium

or carrier for electronic funds transfer or  
payment credit

3 705/21 (1 OR, 2 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT ☐

705/16 .Including point of sale terminal or electroni

c

cash register ☐ ☐705/21

..Interconnection or interaction of plural

electronic cash registers (ECRs) or to host

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computer (e.g.,  
m host to ECR or

network detail, transfer of information fro  
from ECR to ECR, etc.)

3 705/40 (1 OR, 2 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT ☐

705/35 .Finance (e.g., banking, investment or credit)  
☐ 705/39 ..Including fu

nds transfer or credit

transaction ☐ ☐705/40

...Bill distribution or payment

3 705/77 (0 OR, 3 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY ☐

705/64 .Secure transaction (e.g., EFT/POS) ☐

☐705/77 ..Including remote charge determination or  
related payment system

3 705/80 (2 OR, 1 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY ☐

☐705/80 .Electronic negotiation

2 235/383 (0 OR, 2 XR)

Class 235 : REGISTERS

235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS ☐

☐235/383 .Mechanized store

2 235/487 (2 OR, 0 XR)

Class 235 : REGISTERS

☐235/487 RECORDS

2 235/493 (0 OR, 2 XR)

Class 235 : REGISTERS

235/487 RECORDS ☐ ☐235/493 .Magne

tic

2 705/2 (1 OR, 1 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT ☐

☐705/2 .Health care management (e.g., record  
management, ICDA billing)

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2 705/27 (0 OR, 2 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
 PRACTICE OR MANAGEMENT ARRANGEMENT ☐  
 705/26 .Electronic shopping (e.g., remote ordering) ☐  
☐705/27 ..Presentation of image or description of  
 sales item (e.g., electronic catalog browsi  
 ng)  
 2 705/30 (0 OR, 2 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
 PRACTICE OR MANAGEMENT ARRANGEMENT ☐  
☐705/30 .Accounting  
 2 705/36 (0 OR, 2 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
 PRACTICE OR MANAGEMENT ARRANGEMENT ☐  
 705/35 .Finance (e.g., banking, investment or credit)  
☐ ☐705/36 ..Portfolio se  
 lection, planning or analysis  
 2 705/4 (1 OR, 1 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
 PRACTICE OR MANAGEMENT ARRANGEMENT ☐  
☐705/4 .Insurance (e.g., computer implemented system  
 or method for writing insurance policy, pro  
 cessing  
 insurance claim, etc.)  
 2 705/41 (1 OR, 1 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
 PRACTICE OR MANAGEMENT ARRANGEMENT ☐  
 705/35 .Finance (e.g., banking, investment or credit)  
☐ 705/39 ..Including fu  
 nds transfer or credit  
 transaction ☐ ☐705/41  
 ...Having programming of a portable memory  
 device (e.g., IC card, "electronic purse")

## 09314424\_CLSTITLES

2 705/42 (1 OR, 1 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
 PRACTICE OR MANAGEMENT ARRANGEMENT ☐  
 705/35 .Finance (e.g., banking, investment or credit)  
☐ 705/39 ..Including fu  
 nds transfer or credit  
 transaction ☐ ☐705/42  
 ...Remote banking (e.g., home banking)  
 2 705/43 (0 OR, 2 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
 PRACTICE OR MANAGEMENT ARRANGEMENT ☐  
 705/35 .Finance (e.g., banking, investment or credit)  
☐ 705/39 ..Including fu  
 nds transfer or credit  
 transaction ☐ 705/42  
 ...Remote banking (e.g., home banking) ☐ ☐705/43 ....In  
 cluding Automatic Teller Machine (i.e.,  
 ATM)  
 2 705/75 (0 OR, 2 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY ☐  
 705/64 .Secure transaction (e.g., EFT/POS) ☐  
☐705/75 ..Transaction verification  
 2 713/185 (0 OR, 2 XR)  
 Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
 SYSTEMS: SUPPORT  
 713/182 SYSTEM ACCESS CONTROL BASED ON USER  
 IDENTIFICATION BY CRYPTOGRAPHY ☐  
☐713/185 .Using record or token  
 2 713/200 (1 OR, 1 XR)  
 Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
 SYSTEMS: SUPPORT  
☐713/200 SECURITY  
 2 713/201 (0 OR, 2 XR)  
 Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
 SYSTEMS: SUPPORT  
 713/200 SECURITY ☐ ☐713/201 .Compu  
 ter network  
 2 902/24 (0 OR, 2 XR)  
 Class 902 : ELECTRONIC FUNDS TRANSFER

□902/24

09314424\_CLSTITLES  
FOR USE WITH GENERAL PURPOSE TERMINAL\* (E.G.,  
HOME BANKING) □



09314424\_CLS

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Cross-Reference Classifications

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2 705/42  
2 705/43  
2 705/75  
2 713/185  
2 713/200  
2 713/201  
2 902/24

09314424\_QUAL

5537314 46  
6112188 39  
5870724 38  
5220501 38  
5892900 37  
5910987 37  
5915019 37  
5949876 37  
5982891 37  
5917912 37  
6112181 37  
5905246 36  
5056019 36  
5256863 35  
6141653 33  
6164528 31  
6193155 31  
6105865 31  
5613012 30  
5805719 30  
5484988 30  
5729693 30  
5794207 30  
5550734 30  
5704044 29  
5945653 29  
4554446 29  
5920628 29  
6029150 28  
5838812 28  
5010485 28  
6021202 28  
5546462 28  
5740244 28  
4725719 28  
5428683 27  
6088682 27  
5245533 27  
6078901 27  
5997928 27  
4341951 27  
5948040 27  
5426281 27  
4837422 27  
5855008 27  
5794210 27  
5748908 27  
6064988 26

09314424\_QUAL

6055513 26  
5983200 26